



PHILIP MORRIS

U.S.A.

120 PARK AVENUE, NEW YORK, N.Y. 10017-5592 TELEPHONE (212) 880-5000

May 27, 1992

Ms. Cynthia Maxwell
Barclays American/Mortgage Corp.
P.O. Box 31728
Charlotte, NC 28231-1728

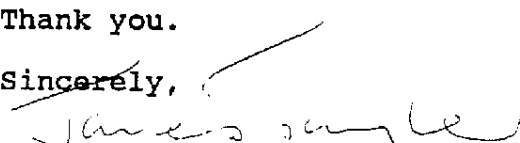
Dear Ms. Maxwell:

The attached letter needs to be completed and returned to Barbara Goodman at Philip Morris USA. As this is the third time that I submitted this document, I would appreciate it if you could turn this around quickly.

As you will understand, money owed to me can not be submitted until Ms. Goodman is in receipt of the completed version of the attached document.

Thank you.

Sincerely,


James Taylor

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